

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>Applicant:</b>	Savasoglu et al.	)	<b>Examiner:</b>	See, Carol A.
		)		
<b>Serial No.:</b>	10/703,978	)	<b>Art Unit:</b>	3696
		)		
<b>Filing Date:</b>	November 7, 2003	)	<b>Atty. Docket No.</b>	030587

**Title:** SYSTEMS AND METHODS FOR ACCRETING REMARKETABLE CONVERTIBLE SECURITIES

**RESPONSE TO OFFICE ACTION**

K&L Gates LLP  
Pittsburgh, PA 15222  
March 20, 2009

**VIA ELECTRONIC FILING**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed September 22, 2008 ("the Office Action") in connection with the above-identified application, Applicants respond as follows, wherein:

**Claim Amendments** begin on page 2; and

**Remarks** begin on page 7.